

Information to identify the case:

Debtor 1	<u>Ryan Logan Campbell</u>	Social Security number or ITIN	xxx-xx-9764
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Abigail Marie Campbell</u>	Social Security number or ITIN	xxx-xx-6245
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22904-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ryan Logan Campbell
dba Campbell's Custom Computers

Abigail Marie Campbell
fka Abigail Marie Lubanovic

11/16/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ryan Logan Campbell
 Abigail Marie Campbell
 Debtors

Case No. 17-22904-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Nov 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2017.

db/jdb +Ryan Logan Campbell, Abigail Marie Campbell, 4003 William Flynn Hwy.,
 Slippery Rock, PA 16057-1831
 14660821 BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549
 14660820 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
 14660822 Butler Medical Providers, PO Box 1549, Butler, PA 16003-1549
 14660824 Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171
 14660823 +Butler Memorial Hospital, Attn: Billing, One Hospital Way, Butler, PA 16001-4697
 14660825 +Butler Pediatrics, 901 East Brady St., Suite 101, Butler, PA 16001-4649
 14660826 +Chicora Borough Council, P.O. Box J, Chicora, PA 16025-0409
 14660827 +Chicora Borough Sewer Authority, 200 Chicora Fenelton Road, Chicora, PA 16025-4318
 14660828 +Chicora Borough Sewer Authority, P.O. Box 35, Chicora, PA 16025-0035
 14660829 +Chicora Borough Water Authority, 200 Chicora Fenelton Road, Chicora, PA 16025-4318
 14660834 First Mark, P.O. Box 6099, Jackson, MI 49204-6099
 14660835 +Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860
 14660838 +NEXTIER BANK, SPECIAL ASSETS, 245 PITTSBURGH RD, BUTLER PA 16001-3883
 (address filed with court: Nextier Bank, P.O. Box 250, Evans City, PA 16033)
 14660839 +Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
 14660840 PennPower, PO Box 3687, Akron, OH 44309-3687
 14660841 Physiotherapy Corp. PP, P.O. Box 824181, Philadelphia, PA 19182-4181
 14660843 +State Financial Network, 1974 spraul Road, Broomall, PA 19008-3402
 14660844 +Steve Lubanovic, P.O. Box 412, Chicora, PA 16025-1412
 14660845 +Student Loan Corp/Firstmark, PO Box 82522, Lincoln, NE 68501-2522

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2017 01:03:55 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14660830 +E-mail/Text: kcarter@creditmanagementcompany.com Nov 17 2017 01:04:21
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14660831 +E-mail/Text: electronicbkydocs@nelnet.net Nov 17 2017 01:04:09 Dept. of Education/Nelnet,
 121 S. 13th Street, Lincoln, NE 68508-1904
 14660832 +EDI: DISCOVERSL.COM Nov 17 2017 00:58:00 Discover Student Loans, PO Box 30948,
 Salt Lake City, UT 84130-0948
 14660832 +E-mail/Text: DSLBKYP@discover.com Nov 17 2017 01:04:22 Discover Student Loans,
 PO Box 30948, Salt Lake City, UT 84130-0948
 14660833 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 17 2017 01:03:37 Ditech Financial LLC,
 P.O. Box 6172, Rapid City, SD 57709-6172
 14660836 E-mail/Text: bonnie@ljross.com Nov 17 2017 01:03:39 LJ Ross Associates Inc.,
 P.O. Box 6099, Jackson, MI 49204-6099
 14660837 +E-mail/Text: Bankruptcy@natfuel.com Nov 17 2017 01:04:04 National Fuel, 1100 State St.,
 Erie, PA 16501-1912
 14661894 +EDI: PRA.COM Nov 17 2017 00:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14660842 +E-mail/Text: bankruptcy@psecu.com Nov 17 2017 01:04:25 PSECU, 1500 Elmerton Ave.,
 Harrisburg, PA 17110-9214
 14660846 +EDI: RMSC.COM Nov 17 2017 00:58:00 SYNCEB/DKDC, P.O. Box 965005, Orlando, FL 32896-5005
 14660847 EDI: RMSC.COM Nov 17 2017 00:58:00 Synchrony Bank/Walmart, P.O. Box 965024,
 Orlando, FL 32896-5024
 14660848 +EDI: CITICORP.COM Nov 17 2017 00:58:00 THD/CBNA, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 14660849 +E-mail/Text: BankruptcyNotice@upmc.edu Nov 17 2017 01:04:27 UPMC Physicians Services,
 1650 Metropolitan St., Pittsburgh, PA 15233-2212
 14660850 +EDI: WFFC.COM Nov 17 2017 00:58:00 Wells Fargo Dealer Services, P.O. Box 1697,
 Winterville, NC 28590-1697

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: culy
Form ID: 318

Page 2 of 2
Total Noticed: 34

Date Rcvd: Nov 16, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2017 at the address(es) listed below:

Dai Rosenblum on behalf of Debtor Ryan Logan Campbell dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp8618@gmail.com
Dai Rosenblum on behalf of Joint Debtor Abigail Marie Campbell dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp8618@gmail.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@consolidated.net, PA59@ecfcbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5